

Unemployment FAQs

1. What is Unemployment Insurance?

Unemployment Insurance (UI) is designed to assist workers unemployed through no fault of their own. UI is 100% funded by employers through payroll taxes. It is not based on financial need. Although weekly benefits are not meant to completely replace your regular earnings, the benefits can help you meet expenses until you find a new job. You are encouraged to apply during the first week you are laid off or your hours of work are reduced.



Special points of interest:

- Program overview with filing instructions
- Facts on unique situations that could affect your UI benefits
- Retraining options while receiving unemployment

2. How much will I get?

Your earnings during a "base year" determine your weekly benefit amount (WBA) and the maximum benefits payable (MBP) on your claim. Your base year is the first four of the last five completed calendar quarters when you file your claim.

You must have 680 hours of work during your base year to be eligible for benefits. If you do not have enough hours in the regular base year period, an "alternate base year" period of the last four completed quarters can be considered.

For example, if you file a claim during May, your base year will be the previous calendar year (the first four of the last five completed calendar quarters). If you do not have enough hours worked in the regular base year, you may file based on the alternate base year, which is the last four completed calendar quarters prior to your filing date. Using the example above, the alternate base year would be April through December of the previous year and January through March of the current year.

If you file your application for benefits before January 4, 2004, your weekly benefit amount is calculated on the average of the total wages paid to you in the two highest quarters of your base year times 4%. For example, if your two highest quarter earnings in your base year were \$10,000 and \$9,000, the average of the two quarters is \$9,500. Your weekly benefit amount is determined by multiplying \$9,500 times 4%, and it would be \$380. The maximum and minimum weekly benefit amounts are set in June for new

claims filed beginning the first full week in July. The current maximum amount is \$510 – no one, regardless of earnings, receives more. The minimum amount is \$109, provided there are 680 hours of work reported in the base year. Note: For new applications filed January 4, 2004, or later, the maximum weekly benefit amount is \$496.

The maximum benefits payable on your claim is either 30 times your weekly benefit amount or 1/3 of your base year earnings, whichever is less. Total maximum regular benefits are \$15,300 at this time (30 times the maximum weekly benefit amount of \$510). Note: If the unemployment rate drops to 6.8% or lower, the maximum benefits payable for new claims is either 26 times your weekly benefit amount or 1/3 of your base year earnings, whichever is less.

Shortly after you file your application, you will receive a "Statement of Wages and Hours" showing the hours of work and earnings reported by your employer(s) for each quarter of your base year. Compare this statement with your records. Because employers have different payroll systems, employees are not always paid in the same quarter they worked. If you think your benefits would be higher if your claim was figured on wages "when earned", instead of "when paid", or hours or wages are missing, ask for a "redetermination" from your Unemployment Claims TeleCenter.

See an example of a calendar showing a "base year" and an "alternate base year" calculation on page 3.

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3. Where do I apply for benefits?

Apply for benefits by phone (see page 6 for phone numbers) through an Unemployment Claims TeleCenter. The phone numbers are listed on the back page of this publication. At a minimum, you'll need to have at hand your Social Security Number and the name, mailing address (including Zip Code), phone number, and the dates you worked for each employer in the past two years.

Call an Unemployment Claims TeleCenter Monday through Friday from 7:00 AM to 5:00 PM except for state holidays. Your claim is effective the week you call.

To reduce time on hold, if your Social Security Number ends with:

0 through 3, Call Monday

4 through 7, Call Tuesday

8 through 9, Call Wednesday

If you miss your designated day, you can call Wednesday, Thursday, or Friday of the same week without any delay in your payment.

You may also apply for unemployment benefits online at www.go2ui.com. The advantage of this option is that you can apply 24 hours a day, 7 days a week. Because not all claims can be filed online at this time, be sure and follow all instructions at www.go2ui.com.

4. Can I still file a claim for benefits if I am moving out of Washington State?



If you are planning to move out of state, there are three options available for you:

1) While still residing in Washington, you may choose to file a new Washington claim online at go2ui.com, or by calling your Unemployment Claims TeleCenter. If you have worked in Washington and another state(s) in the past two years, you might be better off applying for a new claim against Washington and combining your wages from the other state(s). Therefore, you may want to file your claim before you leave Washington. You need to call your Unemployment Claims TeleCenter to file your new claim. You **MAY NOT** use the online application if you worked in 2 or more states during the last 18 months.

2) After moving to the new state, you may lose the ability to file a Washington claim. If your claim is based on Washington wages only, you will be eligible to file a Washington claim, no matter where you are in the United States when filing the claim. You can file online at go2ui.com or by

calling your Unemployment Claims TeleCenter at 1-800-362-4636. However, if you wish to file a claim using wages from more than one state, you must file the claim with the state in which you are physically present. If you are no longer in Washington, you will not be able to file the claim with Washington. You are also required to register for work in the new state at the nearest employment office. Check the government pages of your local telephone directory for the location of the nearest office.

3) After your new claim is filed and you move, file a change of address. You can do this in three different ways: 1) online, 2) by calling the Weekly Claims Line, or 3) by calling your Unemployment Claims TeleCenter. Once you establish a Washington claim, you will continue to draw from that claim, even when you move to a different state. If you have specific questions regarding your individual situation, call your Unemployment Claims TeleCenter.

5. When will I get my first check?

You will certify to a set of eligibility questions each week. The weekly certification (claiming) is the process that generates the weekly checks. You are not paid for the first eligible week of your claim. It is a waiting period week, but **you must claim the week to have it count**.

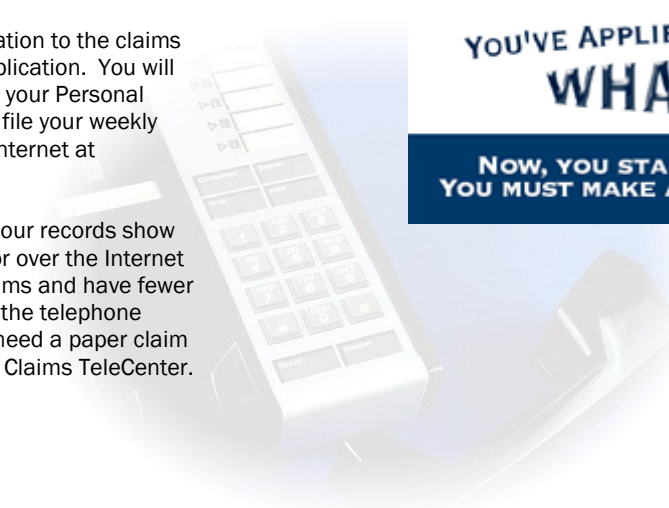
You cannot legally claim until the week is over, which is after midnight Saturday of the week you are claiming. This means that you will be entering your third week of unemployment before you claim for a payable week. You will usually receive your check within the same week you claim by telephone or over the Internet.



6. How do I claim benefits?

You will be provided an orientation to the claims process when you file your application. You will be instructed on how to select your Personal Identification Number (PIN) to file your weekly claim by telephone or on the Internet at www.go2ui.com.

You can file paper claims, but our records show weekly claims filed by phone or over the Internet are paid faster than paper claims and have fewer errors. If you need help using the telephone claims line or the Internet, or need a paper claim form, call your Unemployment Claims TeleCenter.



YOU'VE APPLIED FOR UNEMPLOYMENT... WHAT'S NEXT?

**NOW, YOU START YOUR "WEEKLY CLAIMS."
YOU MUST MAKE A CLAIM, ON TIME, EACH WEEK.**

7. How long can I get my benefits?

Your claim is established for a “benefit year,” which is 52 weeks beginning with the week in which you file your application. You cannot file a new claim with Washington as the paying state until your Washington benefit year is over, even though you may have collected your maximum benefit payable. If you claim full benefits, the maximum length of time your benefits would last is 30 weeks. Note: If the unemployment rate drops to 6.8% or lower, the maximum benefits payable for new claims is 26 times the weekly benefit amount.

If you have an opportunity for part-time work and your “earnings deduction” (gross earnings minus \$5 times 75%) is less than your weekly benefit amount, you could receive partial benefits to extend the period of time that you could draw benefits. Additional earnings may also help you

qualify for a new claim when your benefit year ends.

You may stop claiming at any time during your benefit year and resume claiming the balance of your benefits until your benefit year ends, as long as all eligibility requirements are met. For example, you may take a vacation, have full-time temporary work, or, for other reasons not be available or looking for work. If you stop claiming, even for one week, you must call your TeleCenter to reopen your claim during the first week you are eligible and will want to claim.

Example of a portion of a "Claim Calendar" showing the month of July, in the Third Quarter of 2003. The text describes the base year (the first four of the last five completed calendar quarters), if you filed during the Third Quarter of 2003.

The right column shows the end of the “benefit year”, 52 weeks after the claim is established.

8. How does severance pay affect my benefits?

Severance payments do not usually have any effect on receipt of benefits. However, "Pay in Lieu of Notice" or "Continuation Pay" with full benefits that are guaranteed can affect the receipt of unemployment benefits. Report any separation-related payments you receive or are entitled to receive to your Unemployment Claims TeleCenter.

Wk	Mo	S	M	T	W	T	F	S	Exp Wk	Expiration Date
27	J U L Y	6	7	8	9	10	11	12	28-4	7-03-04
28		13	14	15	16	17	18	19	27-4	7-10-04
29		20	21	22	23	24	25	26	28-4	7-17-04
30		27	28	29	30	31	Aug 1	Aug 2	29-4	7-24-04
Base Year: April 1, 2002 through March 31, 2003 Base Year Quarters: 2, 3, and 4 of 2002; 1 of 2003										
Alternate Base Year: July 1, 2002 through June 30, 2003 Alternate Base Year Quarters: 3 and 4 of 2002; 1 and 2 of 2003										



9. How does a pension affect my benefits?

Social Security payments are not deductible from UI benefits.

Payments under any government or private retirement pension will be deductible from UI benefits if the pension is based on your work for a

base year employer and that employer contributed to or maintained the pension plan. The amount deducted is based on the percentage of contribution made by the base year employer.

10. Are extensions available after I exhaust my maximum regular Benefit amount?

Extensions are sometimes available during periods of high unemployment. If an extension is available at the time you exhaust your regular benefits, you will be notified by mail.

Additional benefits (called “Training Benefits”) may be available if you are in approved training and have applied for “Training Benefits”. See “Can I go to school and still get UI Benefits?” later in this publication.



11. Are Unemployment Insurance benefits taxable?

Yes. Under federal income tax laws, unemployment benefits are taxable. It is important for you to plan for this obligation.

When you apply for unemployment insurance, you may elect to have the Department withhold 10% from your check (sent directly to the Internal Revenue Service) or you may elect to pay the taxes when you file your income tax return.

12. Do I have to accept a wage of less than I am accustomed to earning?

To be eligible for benefits, you must be making a realistic work search and be willing to accept any suitable work. Suitable work is employment in an occupation in line with your prior training, experience and education — unless your regular work does not exist in your area. Work would not be considered suitable if the wages, hours or other working conditions are not as favorable as the average for your occupation in the local labor market.

Each week you file a claim, you must make at least three work search contacts or participate in an approved in-person job search activity at your local WorkSource Office or Affiliate. You must list your job search activities on a “Job Search Log”. Job Search Logs are included in the Unemployment Claims Kit mailed to you after you file your application.

13. Do I have to accept any bump option offered?

If your employer reports you refused a bump option, you will be considered to have voluntarily quit your employment. The department will investigate the circumstances of the quit, taking

into account work related factors, such as wages, distance to work and customary labor market for your occupation, and determine whether you had “good cause” for quitting.

14. Can I go to school and still get UI benefits?

Unemployment insurance is designed to assist you with living expenses while you search for employment. To be eligible for benefits each week you must be able, available and actively seeking work. Attending school calls into question your eligibility for benefits.

If you are attending or plan to attend full time training, you may be eligible for Commissioner Approved Training (CAT). CAT is simply a waiver of the work search requirement — it does not provide for any additional benefits. You need to apply for CAT. You may be eligible for CAT if jobs for which you are qualified do not exist or are decreasing in your labor market. The training must be for an occupation or skill for which there are reasonable job opportunities when you complete the training.

You can get additional eligibility information and request a CAT application from the Unemployment Claims TeleCenter. If approved, you are not required to look for work or to accept work as long as you regularly attend classes and make satisfactory progress in your approved training program. You will still need to claim

benefits weekly to receive a check. Every six weeks, you will receive a “progress report” that you will need to have completed by the school or training facility. You must mail the completed progress report to your Unemployment Claims TeleCenter.

If your training will last longer than your regular benefits, you may also apply for Training Benefits when you apply for CAT. You must apply for Training Benefits within 60 days of being notified of the program and you must be enrolled in approved training within 90 days of being notified of the program. You are considered notified of the Training Benefits when you file a new claim. The 60/90 days to apply for and be enrolled in training for Training Benefits starts at that time. Information about Training Benefits is included in the Unemployment Claims Kit which is mailed to you shortly after you file your new claim.

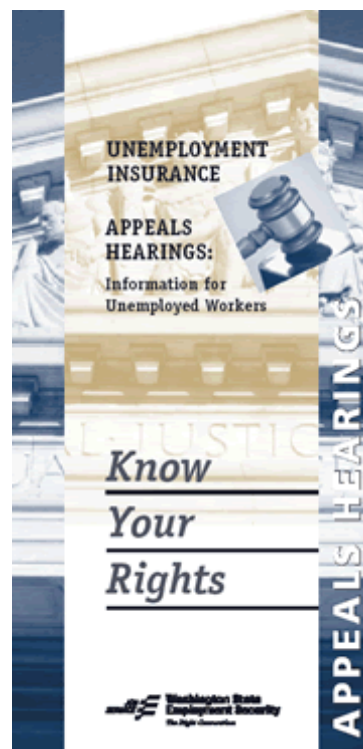
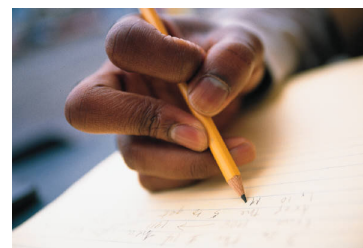
If you are not eligible for CAT but attend classes which do not conflict with your ability to seek and accept full time work, you may be eligible to continue receiving benefits. Contact your Unemployment Claims TeleCenter.

15. Appeals

If you disagree with a written determination of ineligibility, you may appeal the decision to the Office of Administrative Hearings.

Your appeal may be filed by mail to the address on the determination or by FAX to the phone

number on the determination. Your appeal must be filed by the date shown on the determination notice to ensure your right to a fair hearing.





UI Policy Unit
PO Box 9046
Olympia, WA 98507-9046

The mission of the Employment Security Department is to help people succeed throughout their working lives. The department carries this out by supporting workers during times of unemployment, by connecting job seekers with employers who have jobs to fill and by providing business and individuals with the information and tools they need to adapt to a changing economy.



See our website at go2ui.com for more unemployment information.

UI TeleCenters Information

King County/Seattle TeleCenter

From Seattle calling area
766-6000

If you live in the Seattle area but your area code is not 206, you must dial
206-766-6000

Español Seattle
206-766-6063

Pierce County/Tacoma TeleCenter

From Tacoma calling area
396-3500

Español Tacoma
253-396-3563

Spokane TeleCenter

From Spokane calling area
893-7000

Español Spokane
509-893-7063

From all other areas:
1-800-362-4636

Español
1-800-360-2271

Hearing or speech impaired (TDD)
1-800-365-8969

